

B6 Cover (Form 6 Cover) (12/07)

FORM 6. SCHEDULES

Summary of Schedules

Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. § 159)

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or in part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

In re Andre Dirk Sadowski & Gwendolyn Marlene Sadowski Debtor Case No. (If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
Total			0.00	

(Report also on Summary of Schedules.)

In re Andre Dirk Sadowski & Gwendolyn Marlene Case No. _____
Sadowski Debtor (If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See. 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash On Hand Debtor's Person	J	50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account Burke & Herbert Bank & Trust 9103 Centreville Rd. Manassas, VA 20110	W	80.00
		Savings Account Energy Federal Credit Union 5 Choke Cherry Rd., Suite 110 Rockville, MD 20850	H	50.00
		Savings Account Burke & Herbert Bank & Trust 9103 Centreville Rd. Manassas, VA 20110	W	12.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		4 Beds, 2 Couches, Dining Table w/ Chairs, Fishtank, Dishware & Cookware, Computer & Desk Debtor's Residence	J	1,260.00

In re Andre Dirk Sadowski & Gwendolyn Marlene Case No. _____
Sadowski Debtor (If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Mens, Womens & Childrens Clothing Debtor's Residence	J	700.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		3 Service Pistols Debtor's Residence	H	600.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			

In re Andre Dirk Sadowski & Gwendolyn Marlene Sadowski Debtor Case No. (If known)

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. §101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Ford F150 Debtor's Residence	H	500.00
		2004 Ford Expedition Debtor's Residence	J	10,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.		Dog & 3 Cats Debtor's Residence	J	25.00
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
0 continuation sheets attached Total				\$ 13,277.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Andre Dirk Sadowski & Gwendolyn Marlene

Sadowski Debtor

Case No.

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(2)☐ Check if debtor claims a homestead exemption that exceeds
\$136,875.☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Cash On Hand	(Husb)Va. Code §34-4 (Wife)Va. Code §34-4	25.00 25.00	50.00
Checking Account	(Wife)Va. Code §34-4	80.00	80.00
Savings Account	(Husb)Va. Code §34-4	50.00	50.00
4 Beds, 2 Couches, Dining Table w/ Chairs, Fishtank, Dishware & Cookware, Computer & Desk	(Husb)Va. Code §34-26 (4)(a) (Wife)Va. Code §34-26 (4)(a)	630.00 630.00	1,260.00
Mens, Womens & Childrens Clothing	(Husb)Va. Code §34-26 (4) (Wife)Va. Code §34-26 (4)	350.00 350.00	700.00
3 Service Pistols	(Husb)Va. Code §34-26 (7)	600.00	600.00
1999 Ford F150	(Husb)Va. Code §34-26 (8) (Husb)Va. Code §34-4	0.00 0.00	500.00
2004 Ford Expedition	(Husb)Va. Code §34-4 (Wife)Va. Code §34-26 (8) (Wife)Va. Code §34-4	0.00 0.00 0.00	10,000.00
Dog & 3 Cats	(Husb)Va. Code §34-26 (5) (Wife)Va. Code §34-26 (5)	12.50 12.50	25.00
Savings Account	(Wife)Va. Code §34-4	12.00	12.00

B6D (Official Form 6D) (12/07)In re Andre Dirk Sadowski & Gwendolyn Marlene Sadowski
DebtorCase No. _____
(If known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 290220001 Energy Federal Credit 5 Choke Cherry Ln. Rockville, MD 20850	X H	Incurred: 03/09 Lien: PMSI in vehicle < 910 days Security: 2004 Ford Expedition VALUE \$ 10,000.00				10,330.00	330.00
ACCOUNT NO. 37579323 Ford Motor Credit P.O. Box 542000 Omaha, NE 68154	H	Incurred: 08/04 Lien: PMSI Security: 1999 Ford F150 VALUE \$ 500.00				940.00	440.00
ACCOUNT NO. 37579323 Ford Motor Credit Corporation* National Bankruptcy Center P.O. Box 537901 Livonia, MI 48153	H	Incurred: 08/04 Lien: PMSI Security: 1999 Ford F150 VALUE \$ 500.00				Notice Only	Notice Only
Subtotal (Total of this page) >						\$ 11,270.00	\$ 770.00
(Use only on last page) Total >						\$ 11,270.00	\$ 770.00

0 continuation sheets attached

(Report also on
Summary of Schedules)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

B6E (Official Form 6E) (12/07)

Andre Dirk Sadowski & Gwendolyn Marlene

In re Sadowski

Debtor

Case No. _____

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

B6E (Official Form 6E) (12/07) - Cont.

In re Andre Dirk Sadowski & Gwendolyn Marlene
Sadowski Debtor

Case No. _____
(if known)

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re Andre Dirk Sadowski & Gwendolyn Marlene
Sadowski DebtorCase No. _____
(If known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

(Continuation Sheet) Sec. 507(a)(8)

Type of Priority for Claims Listed on This Sheet

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above..)	CODEBITOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. Personal Property Taxes Culpeper County Treasurer PO Box 1447 Culpeper, VA 22701	J	Consideration: Taxes				1.00	0.00	1.00
ACCOUNT NO. Internal Revenue Service Insolvency Units 400 North Eighth Street, Box 76 Richmond, VA 23219		Consideration: Income taxes				Unknown	Unknown	Unknown
ACCOUNT NO. Personal Property Taxes Town Of Culpeper 400 South Main St., Suite 109 Culpeper, VA, 22701	J	Consideration: Taxes				1.00	0.00	1.00
ACCOUNT NO. Virginia Department of Taxation Office of Customer Services Post Office Box 1115 Richmond, VA 23218-1115		Consideration: Income taxes				Unknown	Unknown	Unknown
Subtotal ➤						\$ 2.00	\$	\$
Total ➤						\$ 2.00		
(Use only on last page of the completed Schedule E.) Report also on the Summary of Schedules)								
Totals ➤						\$	\$ 0.00	\$ 2.00
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)								

Sheet no. 1 of 1 continuation sheets attached to Schedule of
Creditors Holding Priority Claims

(Totals of this page)

(Use only on last page of the completed
Schedule E.) Report also on the Summary
of Schedules)(Use only on last page of the completed
Schedule E. If applicable, report also on
the Statistical Summary of Certain
Liabilities and Related Data.)

B6F (Official Form 6F) (12/07)

In re Andre Dirk Sadowski & Gwendolyn Marlene
Sadowski DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0480 Allianceone 4850 E. Street Rd. Trevose, PA 19053	W	Incurred: 05/09 Consideration: Collection Collection Orig. Creditor: Dominion Power-Warehouse				571.00
ACCOUNT NO. 0470 American Collections Ent. 205 S. Whiting St., Ste. 500 Alexandria, VA 22304	W	Incurred: 05/09 Consideration: Collection Collection Orig. Creditor: Dominion Power-Warehouse				648.00
ACCOUNT NO. 0616 American Collections Ent. 205 S. Whiting St., Ste. 500 Alexandria, VA 22304	H	Incurred: 05/09 Consideration: Collection Collection Orig. Creditor: Virginia Hospitalist Physician				450.00
ACCOUNT NO. 0984 American Collections Ent. 205 S. Whiting St., Ste. 500 Alexandria, VA 22304	H	Incurred: 03/09 Consideration: Collection Collection Orig. Creditor: Virginia Emergency Medicine				285.00
12 continuation sheets attached						Subtotal ➤ \$ 1,954.00
						Total ➤ \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Andre Dirk Sadowski & Gwendolyn Marlene
Sadowski DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0617 American Collections Ent. 205 S. Whiting St., Ste. 500 Alexandria, VA 22304	H	Incurred: 05/09 Consideration: Collection Collection Orig. Creditor: Virginia Hospitalist Physician				193.00
ACCOUNT NO. 7806 Bank Of America P.O. Box 1598 Norfolk, VA 23501	H	Incurred: 12/05 Consideration: Credit card debt				6,444.00
ACCOUNT NO. BB & T 703 James Madison Hwy Culpeper, VA 22701	W	Incurred: 2005 Consideration: Insufficient funds				200.00
ACCOUNT NO. Betty Moore Sandler 122660 Lake Ridge Drive Woodbridge, VA 22192	J	Incurred: 2005 Consideration: Law suit				28,000.00
ACCOUNT NO. Blue Ridge OB/GYN 541 Sunset Lane Suite #301 Culpeper, VA 22701	W	Incurred: 2005 Consideration: Medical Services				400.00

Sheet no. 1 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 35,237.00

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Andre Dirk Sadowski & Gwendolyn Marlene,
Sadowski DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9979 CBE Group 131 Towe Park Dr., Suite 1 Waterloo, IA 50702	W	Incurred: 06/09 Consideration: Collection Collection Orig. Creditor: Dominion Electric II				32.00
ACCOUNT NO. 0004 Charlottesville Bureau of Credit P.O. Box 6220 Charlottesville, VA 22911	W	Incurred: 10/06 Consideration: Collection Collection Orig. Creditor: Blue Ridge OBGYN				789.00
ACCOUNT NO. 0029 Charlottesville Bureau of Credit P.O. Box 6220 Charlottesville, VA 22911	H	Incurred: 07/09 Consideration: Collection Collection Orig. Creditor: Piedmont Internal Medicine				233.00
ACCOUNT NO. 0020 Charlottesville Bureau of Credit P.O. Box 6220 Charlottesville, VA 22911	H	Incurred: 11/07 Consideration: Collection Collection Orig. Creditor:				112.00
ACCOUNT NO. 0007 Charlottesville Bureau of Credit P.O. Box 6220 Charlottesville, VA 22911	W	Incurred: 06/08 Consideration: Collection Collection Orig. Creditor: Culpeper Pediatric Services				61.00

Sheet no. 2 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 1,227.00

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Andre Dirk Sadowski & Gwendolyn Marlene
Sadowski Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0004 Charlottesville Bureau of Credit P.O. Box 6220 Charlottesville, VA 22911	H	Incurred: 04/08 Consideration: Collection Collection Orig. Creditor: Commonwealth Medical				57.00
ACCOUNT NO. Overdrawn Account Chevy Chase Bank 14001 Lee Jackson Memorial Hwy. Chantilly, VA 20151	H	Incurred: 2005 Consideration: Insufficient Funds				1.00
ACCOUNT NO. 4916 CMRE Financial Svcs. Inc. 3075 E. Imperial Hwy. Ste 200 Brea, CA 92821	W	Incurred: 10/06 Consideration: Collection Collection Orig. Creditor: Blue Ridge Anesth. & Pain				1,113.00
ACCOUNT NO. 3522 CMRE Financial Svcs. Inc. 3075 E. Imperial Hwy. Ste 200 Brea, CA 92821	W	Incurred: 10/06 Consideration: Collection Collection Orig. Creditor: Blue Ridge Anesth. & Pain				261.00
ACCOUNT NO. 7580 Collection P.O. Box 9134 Needham, MA 02494	W	Incurred: 08/09 Consideration: Collection Collection Orig. Creditor: Progressive Halcyon Ins.				95.00

Sheet no. 3 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 1,527.00

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Andre Dirk Sadowski & Gwendolyn Marlene
Sadowski DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 9532 Collection P.O. Box 9136 Needham, MA 02494	W	Incurred: 09/09 Consideration: Collection Collection Orig. Creditor: Labcorp Seconds				373.00
ACCOUNT NO. Numerous Accounts Collection Specialists	H	Collection Orig. Creditor: Culpeper Regional Hospital				10,404.00
ACCOUNT NO. Numerous Accounts Credit Control Corp. 11821 Rock Landing Newport News, VA 23612	W	Incurred: 06/09 Consideration: Collection Collection Orig. Creditor: Fauquier Hospital				1,801.00
ACCOUNT NO. 4171 Credit Protection Association One Galleria Tower Dallas, TX 75240	H	Incurred: 02/09 Consideration: Collection Collection Orig. Creditor: Comcast				1,219.00
ACCOUNT NO. 1511534171 Credit Protection Association* P.O. Box 802068 Dallas, TX 75240	H	Incurred: 02/09 Consideration: Collection				Notice Only

Sheet no. 4 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 13,797.00

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Andre Dirk Sadowski & Gwendolyn Marlene
Sadowski DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 873670270 Creditors Collection Service 4530 Old Cave Spring Rd. Roanoke, VA 24018	H	Incurred: 11/06 Consideration: Collection Collection Orig. Creditor: Rappahannock Electric Coop.				21.00
ACCOUNT NO. Culpeper Regional Hospital 501 Sunset Lane Culpeper, VA 22701-3917	J	Incurred: 01/06/06 Consideration: Medical Services				0.00
ACCOUNT NO. Culpeper Regional Hospital 501 Sunset Lane Culpeper, VA 22701-3917	J	Consideration: Medical Services				Unknown
ACCOUNT NO. Culpeper Self Storage 18488 Industrial Road Culpeper, VA 22701	J	Incurred: 2005 Consideration: Other			X	300.00
ACCOUNT NO. Elite Financial	J	Consideration: Other				3,200,000.00

Sheet no. 5 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 3,200,321.00

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Andre Dirk Sadowski & Gwendolyn Marlene
Sadowski DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	W	Consideration: Medical bills				0.00
Fairfax Anesthesiologists						
ACCOUNT NO. Jake	H	Consideration: Medical bills				0.00
Fairfax Inova						
ACCOUNT NO. Drew Sadowski	J	Incurred: 04/17/08 Consideration: Medical Services				0.00
Fauquier Hospital 500 Hospital Drive Warrentnon, VA 20186-3099						
ACCOUNT NO. Andre Sadowski	J	Incurred: 11/08 Consideration: Medical Services				0.00
Fauquier Hospital 500 Hospital Drive Warrentnon, VA 20186-3099						
ACCOUNT NO. V00001771827	J	Incurred: 11/06/07 Consideration: Medical Services				430.88
Fauquier Hospital 500 Hospital Drive Warrentnon, VA 20186-3099						

Sheet no. 6 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 430.88

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Andre Dirk Sadowski & Gwendolyn Marlene
Sadowski DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Jake Sadowski Fauquier Hospital 500 Hospital Drive Warrentnon, VA 20186-3099	J	Consideration: Medical Services				0.00
ACCOUNT NO. 5280760000378676 Fredericksburg Cr Bur 10506 Wakeman Dr Fredericksburg, VA 22407	W	1. Collection				183.00
ACCOUNT NO. Groupe 369	J	Consideration: Other				0.00
ACCOUNT NO. Insurance for Promise House	J	Consideration: Other				0.00
ACCOUNT NO. various accounts Labcorp P.O. Box 2240 Burlington NC 27216	J	Consideration: Medical Services				2,000.00

Sheet no. 7 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 2,183.00

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Andre Dirk Sadowski & Gwendolyn Marlene,
Sadowski DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <u>Jake, Nick and Drew Sadowski</u> <u>Michael Amster, MD</u>	J	Consideration: Medical bills				699.00
ACCOUNT NO. _____ <u>Michael and Cassandra Dabney</u>	J	Consideration: Law suit				0.00
ACCOUNT NO. <u>677380694</u> <u>Nco Fin /99</u> <u>Po Box 15636</u> <u>Wilmington, DE 19850</u>	H	1. Collection				467.00
ACCOUNT NO. <u>Numerous Accounts</u> <u>Nco Fin /99</u> <u>Po Box 15636</u> <u>Wilmington, DE 19850</u>	H	1. Collection				220.00
ACCOUNT NO. <u>690525593</u> <u>Nco Fin /99</u> <u>Po Box 15636</u> <u>Wilmington, DE 19850</u>	H	1. Collection				147.00

Sheet no. 8 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority ClaimsSubtotal > \$ 1,533.00

Total > \$ _____

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Andre Dirk Sadowski & Gwendolyn Marlene
Sadowski DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. Numerous Accounts Nco Fin/99 PO Box 15636 Wilmington, DE 19850	H	Incurred: 2005 Consideration: Collection agency				1,336.00
ACCOUNT NO. 676257033 Nco Fin/99 Po Box 15636 Wilmington, DE 19850	H	1. Collection 2. Account Closed				210.00
ACCOUNT NO. Numerous accounts Nco Financial Systems* 507 Prudential Rd Horsham, PA, 19044	H	Consideration: Collection agency				Notice Only
ACCOUNT NO. Orkin	J	Consideration: Other				176.00
ACCOUNT NO. 0658 Palisades Collection L 210 Sylvan Ave Englewood, NJ 07632	H	Incurred: 2007 Consideration: Collecion agency 1. Collection				2,042.00

Sheet no. 9 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 3,764.00

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Andre Dirk Sadowski & Gwendolyn Marlene
Sadowski DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	J	Consideration: Medical Services				6,000.00
Paula Bass, PhD Professional Center of Fairfax 10875 Main St., Suite 206 Fairfax, VA 22030						
ACCOUNT NO.	W	Consideration: Medical bills				0.00
Piedmont Anesthesiologists						
ACCOUNT NO.	J	Incurred: 08/07 Consideration: Other				300,000.00
Preihs Properties/Rob Preihs 1711 Carl D Silver Parkway Fredericksburg, VA 22401						
ACCOUNT NO.	H	Incurred: 2005 Consideration: Other				1.00
Re/Max Allegiance 5641 Burke Centre Parkway Burke, VA 22015						
ACCOUNT NO. Advance	H	Consideration: Other				55,000.00
Re/Max Olympic 9214 Center Street Manassas, VA 20110						

Sheet no. 10 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 361,001.00

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Andre Dirk Sadowski & Gwendolyn Marlene
Sadowski DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	H	Consideration: Law suit				1,500.00
Russell Ekanger						
ACCOUNT NO.	J	Incurred: 06/08 Consideration: Other				45,000.00
Scott and Cheryl Holmes Vienna, VA						
ACCOUNT NO.	J	Incurred: 2005 Consideration: Other				Unknown
St. Luke's Lutheran School 1200 Old Rixeyville Road Culpeper, VA 22701						
ACCOUNT NO.	J	Incurred: 2005 Consideration: legal fees				1.00
Tim Purnell 9214 Center Street Manassas, VA 20110						
ACCOUNT NO. 3521	W	Incurred: 2004 Consideration: Student Loans				18,984.00
Us Dept Of Education PO Box 7202 Utica, NY 13504						

Sheet no. 11 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal > \$ 65,485.00

Total > \$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

B6F (Official Form 6F) (12/07) - Cont.

In re Andre Dirk Sadowski & Gwendolyn Marlene
Sadowski DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3120 Vision Fince 4 West Red Oak Lan White Plains, NY 10604	H	Incurred: 2007 Consideration: Collection Agency 1. Collection				152.00
ACCOUNT NO. 3117 Vision Fince 4 West Red Oak Lan White Plains, NY 10604	W	Incurred: 2007 Consideration: Collection Agency 1. Collection				132.00
ACCOUNT NO.						
ACCOUNT NO.						
ACCOUNT NO.						

Sheet no. 12 of 12 continuation sheets attached
to Schedule of Creditors Holding Unsecured
Nonpriority Claims

Subtotal ► \$ 284.00

Total ► \$ 3,688,743.88

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable, on the
Statistical Summary of Certain Liabilities and Related Data.)

In re Andre Dirk Sadowski & Gwendolyn Marlene Sadowski Debtor Case No. (if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
Don Shanks 15914 Mackenzie Meadow Drive Haymarket, VA 20169	24 month residential lease

In re Andre Dirk Sadowski & Gwendolyn Marlene
Sadowski Debtor

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112 and Fed. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Walter Sadowski 20324 Aspenwood Lane Gaithersburg, MD 20879	Energy Federal Credit 5 Choke Cherry Ln. Rockville, MD 20850

B6I (Official Form 6I) (12/07)In re Andre Dirk Sadowski & Gwendolyn MarleneSadowski DebtorCase _____
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): Son, Son, Son	AGE(S): 9, 4, 2
Employment:	DEBTOR	SPOUSE
Occupation	Realtor	Homemaker
Name of Employer	Remax Olympic	15100 Washington St.
How long employed	0 yrs, 0 mos	4 yrs, 0 mos
Address of Employer	Haymarket, VA 20169	Haymarket, VA 20169

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions

(Prorate if not paid monthly.)

DEBTOR	SPOUSE
\$ <u>3,378.29</u>	\$ <u>0.00</u>

2. Estimated monthly overtime

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

3. SUBTOTAL

\$ <u>3,378.29</u>	\$ <u>0.00</u>
--------------------	----------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security

- b. Insurance

- c. Union Dues

- d. Other (Specify: _____)

\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>
\$ <u>0.00</u>	\$ <u>0.00</u>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

- 6.. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>3,378.29</u>	\$ <u>0.00</u>
--------------------	----------------

7. Regular income from operation of business or profession or farm

(Attach detailed statement)

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

8. Income from real property

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

9. Interest and dividends

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

11. Social security or other government assistance

(Specify) (S)0

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

12. Pension or retirement income

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

13. Other monthly income
- (S)0

(Specify) _____

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>0.00</u>	\$ <u>0.00</u>
----------------	----------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on Lines 6 and 14)

\$ <u>3,378.29</u>	\$ <u>0.00</u>
--------------------	----------------

16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals from line 15)

\$ <u>3,378.29</u>

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None

In re Andre Dirk Sadowski & Gwendolyn Marlene
Sadowski Debtor

Case No. _____
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

- | | |
|---|---------------------|
| 1. Rent or home mortgage payment (include lot rented for mobile home) | \$ <u>2,500.00</u> |
| a. Are real estate taxes included? Yes _____ No <u>✓</u> | |
| b. Is property insurance included? Yes _____ No <u>✓</u> | |
| 2. Utilities: a. Electricity and heating fuel | \$ <u>500.00</u> |
| b. Water and sewer | \$ <u>150.00</u> |
| c. Telephone | \$ <u>50.00</u> |
| d. Other <u>Cable Modem</u> | \$ <u>50.00</u> |
| 3. Home maintenance (repairs and upkeep) | \$ <u>100.00</u> |
| 4. Food | \$ <u>800.00</u> |
| 5. Clothing | \$ <u>20.00</u> |
| 6. Laundry and dry cleaning | \$ <u>10.00</u> |
| 7. Medical and dental expenses | \$ <u>100.00</u> |
| 8. Transportation (not including car payments) | \$ <u>200.00</u> |
| 9. Recreation, clubs and entertainment, newspapers, magazines, etc. | \$ <u>30.00</u> |
| 10. Charitable contributions | \$ <u>0.00</u> |
| 11. Insurance (not deducted from wages or included in home mortgage payments) | |
| a. Homeowner's or renter's | \$ <u>0.00</u> |
| b. Life | \$ <u>0.00</u> |
| c. Health | \$ <u>0.00</u> |
| d. Auto | \$ <u>0.00</u> |
| e. Other _____ | \$ <u>0.00</u> |
| 12. Taxes (not deducted from wages or included in home mortgage payments)
(Specify) _____ | \$ <u>0.00</u> |
| 13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) | |
| a. Auto | \$ <u>250.00</u> |
| b. Other _____ | \$ <u>0.00</u> |
| c. Other _____ | \$ <u>0.00</u> |
| 14. Alimony, maintenance, and support paid to others | \$ <u>0.00</u> |
| 15. Payments for support of additional dependents not living at your home | \$ <u>0.00</u> |
| 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) | \$ <u>0.00</u> |
| 17. Other _____ | \$ <u>0.00</u> |
| 18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data) | \$ <u>4,760.00</u> |
| 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:
<u>None</u> | |
| 20. STATEMENT OF MONTHLY NET INCOME | |
| a. Average monthly income from Line 15 of Schedule I | \$ <u>3,378.29</u> |
| b. Average monthly expenses from Line 18 above | \$ <u>4,760.00</u> |
| c. Monthly net income (a. minus b.) | \$ <u>-1,381.71</u> |

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court

Eastern District of Virginia

Andre Dirk Sadowski & Gwendolyn Marlene Sadowski

In re _____
Debtor

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	3	\$ 13,277.00		
C - Property Claimed as exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 11,270.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	3		\$ 2.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	13		\$ 688,743.88	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,378.29
J - Current Expenditures of Individual Debtors(s)	YES	1			\$ 4,760.00
TOTAL		26	\$ 13,277.00	\$ 700,015.88	

United States Bankruptcy Court

Eastern District of Virginia

In re Andre Dirk Sadowski & Gwendolyn Marlene Sadowski Case No. _____

Debtor

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 2.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 18,984.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 18,986.00

State the Following:

Average Income (from Schedule I, Line 16)	\$ 3,378.29
Average Expenses (from Schedule J, Line 18)	\$ 4,760.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 3,144.95

State the Following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 770.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 2.00
4. Total from Schedule F		\$3,688,743.88
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$3,689,515.88

Andre Dirk Sadowski & Gwendolyn Marlene Sadowski

In re _____ Case No. _____
Debtor (If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 28 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 12/21/09

Signature: /s/ Andre Dirk Sadowski
Debtor:

Date 12/21/09

Signature: /s/ Gwendolyn Marlene Sadowski
(Joint Debtor, if any)

[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any,
of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs this document.

Address

X _____
Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

I, the _____ [the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership] of the _____ [corporation or partnership] named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date _____

Signature: _____

[Print or type name of individual signing on behalf of debtor.]

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.